Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main Document Page 1 of 36

B1 (Official Form 1) (1/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **Voluntary Petition CHICAGO DIVISION (EASTERN)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Pittman, Katarina T. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-9476 than one, state all): Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 1011 N. Butrick St. Waukegan, IL ZIP CODE ZIP CODE 60085 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: **LAKE** Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business **Chapter of Bankruptcy Code Under Which** (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business $\overline{\mathbf{Q}}$ Chapter 7 Chapter 15 Petition for Recognition Single Asset Real Estate as defined Chapter 9 Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Stockbroker of a Foreign Nonmain Proceeding Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank **Nature of Debts** entities, check this box and state type (Check one box.) of entity below.) $\overline{\mathbf{Q}}$ Debts are primarily consumer Debts are primarily **Tax-Exempt Entity** debts, defined in 11 U.S.C. business debts. (Check box, if applicable.) § 101(8) as "incurred by an individual primarily for a Debtor is a tax-exempt organization under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: ▼ Full Filing Fee attached. Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Check if: signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 25,001-Over **√** 1-49 10,001-<u>|</u> 5,001-50,001-∐ 50-99 <u>Г</u> 200-999 **___** 100-199 5.000 10.000 25.000 50.000 100.000 100.000 Estimated Assets \$50,001 to \$100,001 to \$500,001 \$50,000,001 \$0 to \$1,000,001 \$10,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than

to \$100 million

to \$500 million

to \$1 billion

\$1 billion

to \$50 million

\$500,000

to \$1 million

to \$10 million

\$50,000 \$100,000

Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main

B1 (Official Form 1) (1/08) Document Page 2 of 36

B1 (O	official Form 1) (1/08)	Document	Page 2 01 36		Page 2
Vo	luntary Petition		Name of Debtor(s): Kata	rina T. Pittman	
(Th	is page must be completed and filed in e	very case.)			
	All Prior Bankruptcy Cases	Filed Within Last	1	o, attach additional sheet.)
Locati Non	ion Where Filed: e		Case Number:	Date Filed:	
Locati	ion Where Filed:		Case Number:	Date Filed:	
	Pending Bankruptcy Case Filed by any S	pouse, Partner o	r Affiliate of this Debtor		ch additional sheet.)
Name	of Debtor:		Case Number:	Date Filed:	
Distric	pt:		Relationship:	Judge:	
10Q)	Exhibit A be completed if debtor is required to file periodic reports (e.g. with the Securities and Exchange Commission pursuant to a Securities Exchange Act of 1934 and is requesting relief to Exhibit A is attached and made a part of this petition.	Section 13 or 15(d)	whose I, the attorney for the petition informed the petitioner that [of title 11, United States Coo	Exhibit B be completed if debtor is an ince e debts are primarily consume her named in the foregoing pet he or she] may proceed under de, and have explained the relify that I have delivered to the d (b).	r debts.) ition, declare that I have chapter 7, 11, 12, or 13 ef available under each
			X /s/ Kenneth S. Bor	rcia	03/27/2009
			Kenneth S. Borc		Date
(To b	sthe debtor own or have possession of any property that por Yes, and Exhibit C is attached and made a part of this peti No. be completed by every individual debtor. If a joint Exhibit D completed and signed by the debtors is a joint petition: Exhibit D also completed and signed by the	Ex petition is filed, eac or is attached and m joint debtor is attach	chibit D h spouse must complete ar nade a part of this petition.	nd attach a separate Exhil	
	Debtor has been domiciled or has had a residence preceding the date of this petition or for a longer. There is a bankruptcy case concerning debtor's a Debtor is a debtor in a foreign proceeding and has principal place of business or assets in the United or the interests of the parties will be served in reg	part of such 180 day offiliate, general part as its principal place d States but is a def	vs than in any other District. ner, or partnership pending of business or principal assendant in an action or proce	in this District.	n this District, or has no
	·		des as a Tenant of Reside	ential Property	
	Certification by a		pplicable boxes.)	illiai Froperty	
	Landlord has a judgment against the debtor for p	ossession of debtor	's residence. (If box checke	ed, complete the following	.)
		•	(Name of landlord that obta	ined judgment)	
	Debtor claims that under applicable nonbankrupt monetary default that gave rise to the judgment for Debtor has included in this petition the deposit with the d	cy law, there are circ or possession, after	the judgment for possession	on was entered, and	
_	petition.				
	Debtor certifies that he/she has served the Landle	ord with this certifica	ation. (11 U.S.C. § 362(I)).		

B1 (Official Form 1) (1/08)	ocument	Page 3 of 36 Page 3
Voluntary Petition		Name of Debtor(s): Katarina T. Pittman
(This page must be completed and filed in ever	y case)	
	Sic	natures
Signature(s) of Debtor(s) (Individual/Joint)		Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in thi true and correct. [If petitioner is an individual whose debts are primarily consumer det chosen to file under chapter 7] I am aware that I may proceed under 11, 12 or 13 of title 11, United States Code, understand the relief average ach such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer si petition] I have obtained and read the notice required by 11 U.S.C.	ots and has er chapter 7, railable under gns the § 342(b).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
x /s/ Katarina T. Pittman		title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
Katarina T. Pittman		v
X		(Signature of Foreign Representative)
Telephone Number (If not represented by attorney) 03/27/2009		(Printed Name of Foreign Representative)
Date		Date
Signature of Attorney*		Signature of Non-Attorney Bankruptcy Petition Preparer
Kenneth S. Borcia Kenneth S. Borcia Bar No. 3125 Kenneth S. Borcia & Associates 1117 S. Milwaukee., Suite A-3 P.O. Box 447 Libertyville, IL 60048 Phone No.(847) 634-8800 Fax No.(847) 634		I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer
Date *In a case in which § 707(b)(4)(D) applies, this signature also consticertification that the attorney has no knowledge after an inquiry that information in the schedules is incorrect. Signature of Debtor (Corporation/Partners I declare under penalty of perjury that the information provided in thit true and correct, and that I have been authorized to file this petition	the ship) s petition is	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
the debtor. The debtor requests relief in accordance with the chapter of title 11, Code, specified in this petition.	United States	Address X
Signature of Authorized Individual Printed Name of Authorized Individual		Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual		If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date		A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/08)

Document Page 4 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re:	Katarina T. Pittman	Case No.	
		-	(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/08) UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re:	Katarina T. Pittman	Case No.	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH

CREDIT COUNSELING REQUIREMENT Continuation Sheet No. 1					
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]					
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);					
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);					
Active military duty in a military combat zone.					
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.					
I certify under penalty of perjury that the information provided above is true and correct.					
Signature of Debtor: /s/ Katarina T. Pittman Katarina T. Pittman					
Date: 03/27/2009					

Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main Document Page 6 of 36

B6A (Official Form 6A) (12/07)

In re	Katarina	T. Pittman

Case No.	
	(if known)

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Tot		\$0.00	

(Report also on Summary of Schedules)

Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main Document Page 7 of 36

B6B (Official Form 6B) (12/07)

In re Katarina T. Pittma	ın
--------------------------	----

Case No.	
	(if known)

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$0.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Great Lakes Credit Union	-	\$100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	х			
4. Household goods and furnishings, including audio, video and computer equipment.		Bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods	-	\$1,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, pictures & collections	-	\$75.00
6. Wearing apparel.		clothing	-	\$100.00
7. Furs and jewelry.		Furs & jewelry	-	\$40.00
8. Firearms and sports, photographic, and other hobby equipment.		sports & hobby equipment	-	\$45.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			

Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main Document Page 8 of 36

B6B (Official Form 6B) (12/07) -- Cont.

In re	Katarina T. Pittman	Case No.	
			(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
x			
x			
	401K	-	Unknown
x			
x			
x			
x			
x			
x			
	x x x x x	x	x

Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main Document Page 9 of 36

B6B (Official Form 6B) (12/07) -- Cont.

In re Katarina T. Pittman	Case No.	
		(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 GMC Jimmy	-	\$2,000.00
26. Boats, motors, and accessories.	x			

Entered 03/27/09 16:11:55 Desc Main Case 09-10751 Doc 1 Filed 03/27/09 Document Page 10 of 36

B6B (Official Form 6B) (12/07) -- Cont.

n re Katarina T. Pittman	Case No.	
		(if known)

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	x			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		3 continuation sheets attached		\$3 360 00

Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main Document Page 11 of 36

B6C (Official Form 6C) (12/07)

In re Katarina T. Pittman

Case No.	
	(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$0.00	\$0.00
Great Lakes Credit Union	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
Bedroom furniture, kitchen & living room furniture, audio, video & computer equipment, misc. household goods	735 ILCS 5/12-1001(b)	\$1,000.00	\$1,000.00
Books, pictures & collections	735 ILCS 5/12-1001(b)	\$75.00	\$75.00
clothing	735 ILCS 5/12-1001(a), (e)	100%	\$100.00
Furs & jewelry	735 ILCS 5/12-1001(b)	\$40.00	\$40.00
sports & hobby equipment	735 ILCS 5/12-1001(b)	\$45.00	\$45.00
401K	735 ILCS 5/12-1006	100%	Unknown
1999 GMC Jimmy	735 ILCS 5/12-1001(c)	\$2,000.00	\$2,000.00
		\$3,360.00	\$3,360.00

Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main Document Page 12 of 36

B6D (Official Form 6D) (12/07) In re **Katarina T. Pittman**

Case No.	
	(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☑ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

F CHOCK the So.			Thas no creations holding secured cialins		ОР			,
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND	OR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND	CONTINGENT	UNLIQUIDATED	ED	AMOUNT OF CLAIM WITHOUT	UNSECURED PORTION, IF ANY
AN ACCOUNT NUMBER	EBT	WIF	DESCRIPTION AND	NE SE	UID	DISPUTED	DEDUCTING	
(See Instructions Above.)	CODEBTOR	AND,	VALUE OF PROPERTY SUBJECT	S	NLIQ	DIS	VALUE OF COLLATERAL	
		HUSB OF	TO LIEN		ĭ		0022/112/11	
		_						
			Subtotal (Total of this	_		- 1-	\$0.00	\$0.00
No. continuation charts attached			Total (Use only on last	pag	e) >	٠ [\$0.00 (Report also on	\$0.00 (If applicable,
continuation sheets attached							(Report also on	(if applicable,

(Report also on Summary of Schedules.)

report also on Statistical Summary of Certain Liabilities and Related Data.)

Document

Page 13 of 36

B6E (Official Form 6E) (12/07)

In re Katarina T. Pittman

Case No.	
	(If Known)

V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	Nocontinuation sheets attached

Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main Document Page 14 of 36

B6F (Official Form 6F) (12/07) In re Katarina T. Pittman

Case No.		
	(if known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check the bex is deplet has no dreaters from	.9 -		i				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: Advance America 3115 N. Lewis Ave. Waukegan, IL 60087		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$510.00
ACCT #: All Credit Lenders 474 N. Greenbay Rd. Waukegan, IL 60085		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$482.00
ACCT #: American Group Financial 1400 Gannon Dr., Ste#2 Hoffman Estates, IL 60194-1212		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,581.00
ACCT #: Americash Loans 924 N. Green Bay Road Waukegan, IL 60085		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,132.00
ACCT #: Ameristar 1795 N. Butterfield Rd. Libertyville, IL 60048		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: ASAP Cash Loans 461 N. Lake St. Mundelein, IL 60060		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$250.00
	•		Su	btot	al:	>	\$3,955.00
continuation sheets attached		(Rep	(Use only on last page of the completed Schoort also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	edu e, o	n th	F.) ne	

Document

Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main

Page 15 of 36

B6F (Official Form 6F) (12/07) - Cont. In re Katarina T. Pittman

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	FNECK	UNLIQUIDATED	USPI ITEN	AMOUNT OF CLAIM
ACCT #: Asset Acceptance P.O. Box 2039 Warren, MI 48090-2039		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$11,393.00
Representing: Asset Acceptance			McMahan & Sigunick 412 S. Wells St., 6th Floor Chicago, IL 60607				Notice Only
ACCT #: Brother Loan 1726 N. Sheridan Rd. North Chicago, IL 60064		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,000.00
ACCT#: Check Into Cash 726 E. Rollins Rd. Round Lake Beach, IL 60073		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$578.00
ACCT #: CMI 4200 International Pkwy. Carrollton, TX 75007-1906		-	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for Comcast Chicago				\$719.00
ACCT #: Collection Company of America 700 Longwater Dr. Norwell, MA 02061		-	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for SBC				\$354.00
Sheet no. <u>1</u> of <u>4</u> continuation sh Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to (Use only on last page of the completed Sort also on Summary of Schedules and, if applications Statistical Summary of Certain Liabilities and Re	Sched able, d	Tota ule on ti	ıl > F.) he	

Document

Page 16 of 36

B6F (Official Form 6F) (12/07) - Cont. In re Katarina T. Pittman

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	OETI IGSIC	AMOUNT OF CLAIM
ACCT #: Credit Management Control SDCRMC19 P.O. Box 1022 Wixom, MI 48393-1022		-	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for Walgreens Pharmacy				\$92.00
ACCT #: Genesis Financial Solutions 505 N. LaSalle St., Ste#250 Chicago, IL 60610		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$74.00
ACCT#: Greenwich Finance 380 W. Palatine, Ste. 1 Wheeling, IL 60090		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$10,176.00
ACCT#: JOHN ELDER		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$2,340.00
ACCT#: MCI Communications 113 W. 3rd Ave. P.O. Box 248 Gastonia, NC 28053		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$604.00
Representing: MCI Communications			Midland Credit Management 8875 Aero Dr., Ste. 2 San Diego, CA 92123				Notice Only
Sheet no 2 of 4 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	hed to Su (Use only on last page of the completed Sc ort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	hedi le, o	ota ule l on th	l > F.) ne	

Document

Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main Page 17 of 36

B6F (Official Form 6F) (12/07) - Cont. In re Katarina T. Pittman

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	CHISPLITED	AMOUNT OF CLAIM
ACCT #: PAUL KENNEDY		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$1,502.00
ACCT #: Payday Loan Attn: Robert M. Wolfberg, Esq 300 N. Elizabeth St. Chicago, IL 60607		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$662.00
ACCT #: Payday Loan Store 2510 W. Grand Ave. Waukegan, IL 60085		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT#: Peoples Energy 130 E. Randolph, 14th Floor Special Procedures Chicago, IL 60601		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$930.00
Representing: Peoples Energy			Harris & Harris 600 W. Jackson Blvd., Suite 400 Chicago, IL 60661				Notice Only
ACCT #: Robert Wolfberg Payday Loan Store of Illinois 300 N. Elizabeth St. Chicago, IL 60607		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
Sheet no. 3 of 4 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	hed to S (Use only on last page of the completed Sonort also on Summary of Schedules and, if applicate Statistical Summary of Certain Liabilities and Relationship	hed le, o	ota ule on th	l > F.) ne	.)

Document

Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main Page 18 of 36

B6F (Official Form 6F) (12/07) - Cont. In re Katarina T. Pittman

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	AMOUNT OF CLAIM
ACCT #: Salute P.O. Box 105555 Atlanta, GA 30348-5555		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$622.00
Representing: Salute			Jefferson Capital Systems 16 McLeland Rd. Saint Cloud, MN 56303				Notice Only
ACCT #: TRS Corp. 5251 Westheimer Houston, TX 77056		-	DATE INCURRED: CONSIDERATION: REMARKS: Collecting for Payless Shoes				\$95.00
ACCT#: United Cash Loans 2533 N. Carson St., #5020 Carson City, NV 89706		-	DATE INCURRED: CONSIDERATION: REMARKS:				Unknown
ACCT #: Zenith Acquisition 220 John Glenn Dr., #1 Amherst, NY 14228		-	DATE INCURRED: CONSIDERATION: REMARKS:				\$645.00
Representing: Zenith Acquisition			Faslo Solutions, LLC 1400 Corporate Drive Irving, TX 75038				Notice Only
Sheet no4 of4 continuation she			ned to S	ubto	tal :	 >	\$1,362.00
Schedule of Creditors Holding Unsecured Nonpriority C	Claim		(Use only on last page of the completed So ort also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Rel	hed ole, c	n th	F.) ne	

Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main Document Page 19 of 36

B6G (Official Form 6G) (12/07)

In re Katarina T. Pittman

Case No.		
	(if known)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.	

Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main Document Page 20 of 36

B6H (Official Form 6H) (12/07) In re Katarina T. Pittman

Case No.	
	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eightyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

-1.46:- 6.

Check this box if debtor has no codebtors. NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main Document Page 21 of 36

B6I (Official Form 6I) (12/07)

In re Katarina T. Pittman

Case No	
	(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependents	of Debtor and Sp	ouse	
Single	Relationship(s): child child	Age(s): 13 9	Relationship	o(s):	Age(s):
Employment:	Debtor		Spouse		
Occupation Name of Employer How Long Employed Address of Employer	Office Clerk Medline 10 years One Medline Place Mundelein, IL 60060				
 Monthly gross wages Estimate monthly over 	rerage or projected monthly in , salary, and commissions (Fertime			DEBTOR \$2,886.97 \$0.00	SPOUSE
3. SUBTOTAL				\$2,886.97	
b. Social Security Tax c. Medicare d. Insurance e. Union dues f. Retirement g. Other (Specify) h. Other (Specify) i. Other (Specify) j. Other (Specify) k. Other (Specify) S. SUBTOTAL OF PAYI	ROLL DEDUCTIONS			\$284.16 \$0.00 \$0.00 \$222.19 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$1.00 \$2,380.62	
8. Income from real pro9. Interest and dividend10. Alimony, maintenanc that of dependents lis	s e or support payments paya	ble to the debtor for the	·	\$0.00 \$0.00 \$0.00 \$0.00	
12. Pension or retiremen 13. Other monthly income a. b. c.				\$0.00 \$0.00 \$0.00 \$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 13			\$0.00	
15. AVERAGE MONTHL	Y INCOME (Add amounts sh	nown on lines 6 and 14)		\$2,380.62	
16. COMBINED AVERAG	GE MONTHLY INCOME: (Co	ombine column totals fro	m line 15)	\$2,5	380.62

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

^{17.} Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main Document Page 22 of 36

B6J (Official Form 6J) (12/07)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any	
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may	
differ from the deductions from income allowed on Form 22A or 22C.	

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	nedule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included?	\$850.00
Utilities: a. Electricity and heating fuel b. Water and sewer	\$255.00
c. Telephone d. Other:	\$30.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$45.00 \$550.00 \$50.00 \$60.00 \$45.00 \$260.00 \$35.00
10. Charitable contributions 11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$77.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
 14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other: 	\$105.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$2,362.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following document:	g the filing of this
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$2,380.62 \$2,362.00 \$18.62

Document Page 23 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Katarina T. Pittman CASE NO

CHAPTER 7

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense		Amount
personal care		\$50.00
postage, gifts, bank charges etc		\$25.00
State Registration & City Sticker		\$10.00
misc. school costs		\$20.00
	Total >	\$105.00

Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main Document Page 24 of 36

B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re Katarina T. Pittman Case No.

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$3,360.00		
C - Property Claimed as Exempt	Yes	1		1	
D - Creditors Holding Secured Claims	Yes	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$35,741.00	
G - Executory Contracts and Unexpired Leases	Yes	1			•
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,380.62
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$2,362.00
	TOTAL	18	\$3,360.00	\$35,741.00	

Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main Document Page 25 of 36

Form 6 - Statistical Summary (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re Katarina T. Pittman Case No.

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

otate the following.	
Average Income (from Schedule I, Line 16)	\$2,380.62
Average Expenses (from Schedule J, Line 18)	\$2,362.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$3,113.83

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$35,741.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$35,741.00

Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main B6 Declaration (Official Form 6 - Declaration) (12/07) Page 26 of 36

In re Katarina T. Pittman

Case No. (if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of heets, and that they are true and correct to the best of my knowledge, information, and belief.		
Date <u>03/27/2009</u>	Signature /s/ Katarina T. Pittman Katarina T. Pittman	
Date	Signature	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

ln re:	Katarina T. Pittman	Case No.	
			(if known)

	(if known)
	STATEMENT OF FINANCIAL AFFAIRS
None	1. Income from employment or operation of business State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) AMOUNT SOURCE 2004 Joint Wages, Only those wages previously reported on Sch. I 2003 Joint Wages 2002 Joint Wages
None	2. Income other than from employment or operation of business State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	3. Payments to creditors Complete a. or b., as appropriate, and c. a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	4. Suits and administrative proceedings, executions, garnishments and attachments a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Asset Acceptance 06AR1130

NATURE OF PROCEEDING Collections

COURT OR AGENCY AND LOCATION

STATUS OR **DISPOSITION** garnishment

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (12/07) - Cont.

Document Page 28 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **CHICAGO DIVISION (EASTERN)**

n re:	Katarina T. Pittman	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

	5. Repossessions, foreclosures and returns
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned
\checkmark	to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must
	include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a

joint petition is not filed.)

6. Assignments and receiverships

None \square

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None \square

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None \square

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,

NAME OF PAYER IF OTHER THAN DEBTOR

AND VALUE OF PROPERTY

Kenneth Borcia & Associates 1117 S. Milwaukee., Suite A-3

01/31/2009

\$50.00

AMOUNT OF MONEY OR DESCRIPTION

The Institute of Financial Literacy

NAME AND ADDRESS OF PAYEE

Libertyville, Illinois 60048

P.O. Box 1842 Portland, ME 04104 3/9/09 \$50

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

n re:	re: Katarina T. Pittman	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

✓

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

✓

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

B7 (Official Form 7) (12/07) - Cont.

Document Page 30 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

n re:	re: Katarina T. Pittman	Case No.	
			(if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7	Envir	nmental	Inform	ation

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

B7 (Official Form 7) (12/07) - Cont.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

In re: Katarina T. Pittman Case No. (if known)

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

[If completed by an individual or individual and spouse]		
I declare under penalty of perjury that I have read the answer attachments thereto and that they are true and correct.	rs contained in th	e foregoing statement of financial affairs and any
Date <u>03/27/2009</u>	Signature of Debtor	/s/ Katarina T. Pittman Katarina T. Pittman
Date	Signature of Joint Debtor (if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-10751 Doc 1 Filed 03/27/09 Entered 03/27/09 16:11:55 Desc Main Document Page 32 of 36

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Katarina T. Pittman CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate Attach additional pages if necessary.)

None

PART B -- Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

None

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	03/27/2009	Signature // // // // // // // // // // // // //
Date		Signature

B 201 (12/08)

Document Page 33 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Katarina T. Pittman

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: <u>Liquidation</u> (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

B 201 (12/08)

Document Page 34 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

Page 2

IN RE: Katarina T. Pittman

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I,Kenneth	S. Borcia	_, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice
required by § 342(b) of the	e Bankruptcy Code.	

/s/ Kenneth S. Borcia

Kenneth S. Borcia, Attorney for Debtor(s)

Bar No.: 3125988

Kenneth S. Borcia & Associates 1117 S. Milwaukee., Suite A-3

P.O. Box 447

Libertyville, IL 60048 Phone: (847) 634-8800 Fax: (847) 634-8932

B 201 (12/08)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

Page 3

IN RE: Katarina T. Pittman

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Katarina T. Pittman	X /s/ Katarina T. Pittman	03/27/2009	
	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	x		
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

Document Page 36 of 36 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION (EASTERN)

IN RE: Katarina T. Pittman CASE NO

CHAPTER 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

۱.	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the a that compensation paid to me within one year before the filing of the petition in ban services rendered or to be rendered on behalf of the debtor(s) in contemplation of is as follows:	kruptcy, or agreed to be paid to me, for
	For legal services, I have agreed to accept:	\$1,800.00
	Prior to the filing of this statement I have received:	\$50.00
	Balance Due:	\$1,750.00
2.	. The source of the compensation paid to me was:	
	☑ Debtor ☐ Other (specify)	
3.	. The source of compensation to be paid to me is:	
	✓ Debtor	
1.	. I have not agreed to share the above-disclosed compensation with any other associates of my law firm.	person unless they are members and
	☐ I have agreed to share the above-disclosed compensation with another perso associates of my law firm. A copy of the agreement, together with a list of the compensation, is attached.	
5.	 In return for the above-disclosed fee, I have agreed to render legal service for all a a. Analysis of the debtor's financial situation, and rendering advice to the debtor in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan c. Representation of the debtor at the meeting of creditors and confirmation hearing 	n determining whether to file a petition in which may be required;
6.	By agreement with the debtor(s), the above-disclosed fee does not include the followed POST PETITION AMENDMENTS RESCHEDULING OF THE FIRST MEETING OF CREDITORS LEGAL SERVICES REQUESTED AFTER DISCHARGE AND/OR DISMISSAL REPRESENTATION OF THE DEBTOR IN ADVERSARY PROCEEDINGS	owing services:

CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.		
03/27/2009	/s/ Kenneth S. Borcia	
Date	Kenneth S. Borcia	Bar No. 3125988
	Kenneth S. Borcia & Associates	
	1117 S. Milwaukee., Suite A-3	
	P.O. Box 447	
	Libertyville, IL 60048	
	Phone: (847) 634-8800 / Fax: (84	7) 634-8032